

**Information to identify the case:**

Debtor 1	<b>James B. Pawson</b>	Social Security number or ITIN	xxx-xx-6167
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-11404-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James B. Pawson

3/4/24

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James B. Pawson  
Debtor

Case No. 19-11404-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 04, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2024:

Recip ID	Recipient Name and Address
db	+ James B. Pawson, 140 Pine Street, Cliffside Park, NJ 07010-1018

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 04 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517983474	+ Email/Text: legal@arsnational.com	Mar 04 2024 20:46:00	ARS National Services, P.O. Box 469100, Escondido, CA 92046-9100
517983475	+ EDI: CAPITALONE.COM	Mar 05 2024 01:31:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518074234	+ Email/Text: RASEBN@raslg.com	Mar 04 2024 20:46:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517983477	+ EDI: CITICORP	Mar 05 2024 01:31:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
517983478	EDI: DISCOVER	Mar 05 2024 01:31:00	Discover, PO Box 30943, Salt Lake City, UT 84130
517983479	Email/Text: collectionbankruptcies.bancorp@53.com	Mar 04 2024 20:47:00	Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
518031101	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Mar 04 2024 20:46:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517983476	EDI: JPMORGANCHASE	Mar 05 2024 01:31:00	Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517983480	+ EDI: TSYS2	Mar 05 2024 01:31:00	Juniper Bank/Barclay's, P.O. Box 13337, Philadelphia, PA 19101-3337
518066728	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2024 21:08:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517983481	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2024 20:46:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518120897	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2024 20:46:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

TOTAL: 14

District/off: 0312-2

User: admin

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Date Rcvd: Mar 04, 2024

Form ID: 3180W

Total Noticed: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517985170		Joseph Pawson
517985169		Robert Montrose

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven J. Abelson	on behalf of Debtor James B. Pawson sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5